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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/294,898	04/20/1999	DAVID SHIMKO	1750.0150000	6586
37833	7590	09/01/2006	EXAMINER	
LITMAN LAW OFFICES, LTD PO BOX 15035 CRYSTAL CITY STATION ARLINGTON, VA 22215			WEISBERGER, RICHARD C	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 09/01/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Supplement 1
Notice of Allowability

Application No.

09/294,898

Examiner

Richard C Weisberger

Applicant(s)

SHIMKO ET AL.

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/30/03 the printer rush 5/11/06

2. ☒ The allowed claim(s) is/are 1-26.

3. ☒ The drawings filed on 01 April 1999 are accepted by the Examiner.

4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. _____.

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.

(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date 7

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____.

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____.

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The application has been amended as follows:

In claim 1, after determining a mark to market (MTM), insert – by use of a computer –; after providing MTM Collateral Credits, insert -- by use of a computer, after allocating said received collateral, insert – by use of a computer.

In claim 12, after determining a mark to market (MTM), insert – by use of a computer –; after determining anticipatory collateral credits, insert by use of a computer, after providing anticipatory collateral credits, insert by use of a computer, after allocating said received collateral ~~credits~~, insert – by use of a computer.

2. The following is an examiner's statement of reasons for allowance: The closest prior art, best represented by WO98532417, US 5802499 and Non-Patent Literature, Lee, A Question of Collateral, fail to teach a computer implemented collateral management system comprising the steps of determining a mark to market (MTM) value for each of the sub-portfolios; (2) providing MTM Collateral Credits up to the MTM gains on each of the sub-portfolios; (6) allocating said received collateral against the sub-portfolios of each of the users; whereby the total amount of collateral posted by each of the users is minimized by said MTM Collateral Credits and is used to protect against actual losses due to the potential inability of the collateral provider to fulfill its obligations. In addition, the prior art fails to

teach a second embodiment comprising the steps of (1) determining a mark to market (MTM) value for each of the sub-portfolios; (2) determining an anticipatory collateral value for the portfolios and sub-portfolios of each of the users; (3) providing Anticipatory Collateral Credits to each of the users based on the difference between said anticipatory collateral value of the sub-portfolios and portfolios of each of the users; (4) notifying the users of their respective total collateral obligations; (5) notifying the users of the value of their respective said Anticipatory Collateral Credits; (6) receiving any required collateral from each of the uses; and (7) allocating said received collateral against the sub-portfolios of each of the users; whereby the amount of collateral posted by each of the users is minimized by said Anticipatory Collateral Credits and is used to protect against potential future losses due to the potential inability of the collateral provider to fulfill its obligations.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Application/Control Number: 09/294,898
Art Unit: 3624

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Examined

By,

A handwritten signature in black ink, appearing to be 'R. Weisberger', written over a horizontal line.

Richard C. Weisberger

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Email Richard.Weisberger@uspto.gov